

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
DIDIER, GRANT C.	§	Case No. 15-14825
DIDIER, REBECCA S.	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Elizabeth C Berg, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
219 S. Dearborn Street
7th Floor
Chicago IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

10:30 a.m.
on January 8, 2016
in Courtroom 240 of the Kane County Courthouse
100 South 3rd Street, Geneva, Illinois

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Jeffrey P. Allsteadt

*Elizabeth C Berg, Trustee
20 N. Clark St., Suite 200
Chicago, IL 60602*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
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DIDIER, GRANT C. § Case No. 15-14825
DIDIER, REBECCA S. §
§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 18,602.50
and approved disbursements of \$ 730.74
leaving a balance on hand of¹ \$ 17,871.76

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Elizabeth C Berg, Trustee	\$ 2,610.25	\$ 0.00	\$ 2,610.25
Attorney for Trustee Fees: Baldi Berg, Ltd.	\$ 1,781.00	\$ 0.00	\$ 1,781.00
Accountant for Trustee Fees: Popowcer Katten Ltd.	\$ 875.00	\$ 0.00	\$ 875.00

Total to be paid for chapter 7 administrative expenses \$ 5,266.25
Remaining Balance \$ 12,605.51

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 14,533.51 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004A	Internal Revenue Service	\$ 13,609.35	\$ 0.00	\$ 11,803.95
000008A	Illinois Department of Revenue	\$ 924.16	\$ 0.00	\$ 801.56

Total to be paid to priority creditors \$ 12,605.51

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,196,269.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Larry Holze	\$ 520,000.00	\$ 0.00	\$ 0.00
000002	JWD Enterprises/James W. Didier	\$ 579,291.00	\$ 0.00	\$ 0.00
000003	Discover Bank	\$ 14,571.68	\$ 0.00	\$ 0.00
000005	Capital One Bank (USA), N.A. by	\$ 12,898.93	\$ 0.00	\$ 0.00
000006	Capital One Bank (USA), N.A. by	\$ 19,614.27	\$ 0.00	\$ 0.00
000007	Absolute Resolutions V, LLC	\$ 25,557.13	\$ 0.00	\$ 0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009	Ashley Funding Services, LLC its	\$ 420.00	\$ 0.00	\$ 0.00
000010	American InfoSource LP as agent for	\$ 5,234.00	\$ 0.00	\$ 0.00
000011	Portfolio Recovery Associates, LLC	\$ 18,682.54	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 2,031.07 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004B	Internal Revenue Service	\$ 1,660.81	\$ 0.00	\$ 0.00
000008B	Illinois Department of Revenue	\$ 370.26	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Prepared By: /s/Elizabeth C. Berg

Elizabeth C Berg, Trustee
20 N. Clark St., Suite 200
Chicago, IL 60602

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Grant C. Didier
 Rebecca S. Didier
 Debtors

Case No. 15-14825-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nmolina
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 53

Date Rcvd: Dec 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2015.

db/jdb #+Grant C. Didier, Rebecca S. Didier, 39 W. 891 Silver Glen Rd.,
 Saint Charles, IL 60175-6941
 aty +Baldi Berg, Ltd., 20 N. Clark Street, Suite 200, Chicago,, IL 60602-4120
 23219653 Absolute Resolutions Corp., P.O. Box 880306, San Diego, CA 92168-0306
 23219656 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)
 23219659 +BMO Harris Bank, P.O. Box 367, Arlington Heights, IL 60006-0367
 23219660 +BMO Harris Bank N.A., 111 W. Monroe St., P.O. Box 755, Chicago, IL 60690-0755
 23219658 +Bank of America c/o, Pierce and Assoc., 1 N. Dearborn St. #1300, Chicago, IL 60602-4373
 23219669 ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
 (address filed with court: Choice Recovery, 1550 Old Henderson Rd., Ste. S100,
 Columbus, OH 43220-3662)
 23219661 Cabela's Visa- Worlds Foremost Bank, P.O. Box 82609, Lincoln, NE 68501-2609
 23219663 Cadence Health, 25 N. Winfield Rd., Winfield, IL 60190
 23219662 Cadence Health, P.O. Box 4090, Carol Stream, IL 60197-4090
 23219664 +Capital One Bank, Capital One Card Service, P.O. Box 70886, Charlotte, NC 28272-0886
 23219665 Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
 23406298 Capital One Bank (USA), N.A. by, American Infosource LP as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 23219666 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 23219668 Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
 23219670 CitiBank, P.O. Box 6004, Sioux Falls, SD 57117-6004
 23219671 +Citibank, P.O. Box 790040, Saint Louis, MO 63179-0040
 23219676 Drs. Garb and McGuire, 1710 N. Randall Rd. #250, Elgin, IL 60123-9408
 23219677 +First Community Bank, 165 S. Randall Rd., Elgin, IL 60123-5547
 23219678 Freedman, Anselmo and Lindberg LLC, 1771 W. Diehl Rd. #150, Naperville, IL 60563-4947
 23219686 +Internal Revenue Service, Office of Chief Counsel, 200 W. Adams St. Ste. #2300,
 Chicago, IL 60606-5231
 23219687 +JWD Enterprises/ James Didier, 7N080 Ridge Line Rd., Saint Charles, IL 60175-6612
 23370107 +JWD Enterprises/James W. Didier, 7N080 Ridge Line Rd., St. Charles, IL 60175-6612
 23219688 Kane County Treasurer, P.O. Box 4025, Geneva, IL 60134-4025
 23219690 Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240
 23219691 Larry Holze, 6 Sterling Cr. Apt. #110, Wheaton, IL 60189-8491
 23219692 Penny Mac Loan Services, P.O. Box 660929, Dallas, TX 75266-0929
 23219693 Penny Mac Loan Services, P.O. Box 30597, Los Angeles, CA 90030-0597
 23302403 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
 23219694 +Pierce & Associates, 1 North Dearborn, Chicago, IL 60602-4373
 23470830 +Silver Leaf Resorts, 6321 Boulevard 26, Suite #400, Northland Richland Hills, TX 76180-1593
 23219695 +State Collection Service, 2509 S. Stoughton Rd., Madison, WI 53716-3314
 23219696 +TD Bank USA, P.O. Box 9475, MS3A-R, Minneapolis, MN 55440-9475
 23219697 U.S. Dept. of Education, P.O. Box 69184, Harrisburg, PA 17106-9184
 23219699 U.S. Dept. of Education, P.O. Box 530210, Atlanta, GA 30353-0210
 23219698 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank, P.O. Box 790408, Saint Louis, MO 63179)
 23219700 Urology LTD., 745 Fletcher Dr. #301, Elgin, IL 60123-4750
 23219701 +Wells Fargo Bank Attny in Fact, Bank of America, 1800 Tapo Canyon Rd,
 Simi Valley, CA 93063-6712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23389623 E-mail/PDF: rmscedi@recoverycorp.com Dec 12 2015 00:54:32 Absolute Resolutions Corp.,
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 23468539 E-mail/PDF: rmscedi@recoverycorp.com Dec 12 2015 00:54:32 Absolute Resolutions V, LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
 23219654 +E-mail/Text: bkprpt@retrievalmasters.com Dec 12 2015 00:57:50 America Medical Collections,
 4 Westchester Plaza, Suite #110, Elmsford, NY 10523-1615
 23499155 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 12 2015 00:55:00
 American InfoSource LP as agent for, TD Bank, USA, PO Box 248866,
 Oklahoma City, OK 73124-8866
 23495695 E-mail/PDF: resurgentbknofications@resurgent.com Dec 12 2015 01:02:24
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 23219672 E-mail/Text: jsanders@cksfin.com Dec 12 2015 00:57:45 CKS Financial, P.O. Box 2856,
 Chesapeake, VA 23327-2856
 23219674 E-mail/Text: mrdiscen@discover.com Dec 12 2015 00:56:54 Discover Bank, P.O. Box 30943,
 Salt Lake City, UT 84130
 23219675 +E-mail/Text: mmeyers@blittandgaines.com Dec 12 2015 01:00:16 Discover Bank,
 c/o Blitt and Gaines P.C., 661 Glen Av., Wheeling, IL 60090-6017
 23373082 E-mail/Text: mrdiscen@discover.com Dec 12 2015 00:56:54 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0752-1

User: nmolina
Form ID: pdf006

Page 2 of 3
Total Noticed: 53

Date Rcvd: Dec 11, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23219680 +E-mail/Text: bankruptcy@icsystem.com Dec 12 2015 00:58:39 IC System Inc.,
444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
23219681 E-mail/Text: rev.bankruptcy@illinois.gov Dec 12 2015 00:57:56
Illinois Department of Revenue, Bankruptcy Section Level 7-425, 100 W. Randolph St.,
Chicago, IL 60602
23219683 E-mail/Text: cio.bncmail@irs.gov Dec 12 2015 00:57:16 Internal Revenue Service,
Mail Stop 5010 CHI, 230 S. Dearborn St., Chicago, IL 60604
23468836 E-mail/Text: rev.bankruptcy@illinois.gov Dec 12 2015 00:57:56
Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338,
Chicago, Illinois 60664-0338
23641647 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2015 00:54:35
Portfolio Recovery Associates, LLC, successor to U.S. Bank National, Association (US BANK),
POB 41067, Norfolk VA 23541

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23219673 Didier Development Inc., Debtor's address
23219657* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)
23219655* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982236, El Paso, TX 79998-2236)
23219667* Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
23219679* Freedman, Anselmo and Lindberg LLC, 1771 W. Diehl Rd. #150, Naperville, IL 60563-4947
23219682* ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, Bankruptcy Section Level 7-425,
100 W. Randolph St., Chicago, IL 60602)
23219684* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Mail Stop 5010 CHI,
230 S. Dearborn St., Chicago, IL 60604)
23219685* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Mail Stop 5010 CHI,
230 S. Dearborn St., Chicago, IL 60604)
23219689* Kane County Treasurer, P.O. Box 4025, Geneva, IL 60134-4025

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2015 at the address(es) listed below:

Crystal V Sava on behalf of Creditor PennyMac Loan Services, LLC as servicer for PennyMac Corp. ccaceres@alolawgroup.com, bankruptcy@alolawgroup.com
Elizabeth C Berg on behalf of Accountant Popowcer Katten, Ltd bergtrustee@baldiberg.com, eberg@ecf.epiqsystems.com, jmanola@baldiberg.com
Elizabeth C Berg bergtrustee@baldiberg.com, eberg@ecf.epiqsystems.com, jmanola@baldiberg.com
Elizabeth C Berg on behalf of Attorney Baldi Berg, Ltd. bergtrustee@baldiberg.com, eberg@ecf.epiqsystems.com, jmanola@baldiberg.com
Elizabeth C Berg on behalf of Trustee Elizabeth C Berg eberg@ameritech.net
Kent A Gaertner on behalf of Debtor 1 Grant C. Didier kgaertner@springerbrown.com, kgaertner@springerbrown.com/jkrafacisin@springerbrown.com

District/off: 0752-1

User: nmolina
Form ID: pdf006

Page 3 of 3
Total Noticed: 53

Date Rcvd: Dec 11, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kent A Gaertner on behalf of Debtor 2 Rebecca S. Didier kgaertner@springerbrown.com,
kgaertner@springerbrown.com; jkrafccisin@springerbrown.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Steven C Lindberg on behalf of Creditor PennyMac Loan Services, LLC as servicer for PennyMac
Corp. bankruptcy@fallaw.com

TOTAL: 9